

## **EXHIBIT B**

**LEGAL NOTICE OF PROPOSED CLASS ACTION  
SETTLEMENT AND FAIRNESS HEARING**

If you received a telephone call from or on behalf of Comenity Bank on your cell phone that was made using an automatic telephone dialing system, between August 1, 2010 and May 26, 2014 without your prior permission, you may be entitled to get a cash payment from a class action settlement.

*A federal court authorized this notice.  
This is not a solicitation from a lawyer.*

File your Claim on or before  
January 29, 2015 at  
www.CouservComenitySettlement.com  
or 1-888-939-8042

**Couser v. Comenity Bank**  
**Claims Administrator**  
P.O. Box 43315  
Providence, RI 02940-3315

First-Class  
Mail  
US Postage  
Paid  
Permit # \_\_\_\_\_

«Barcode»

Postal Service: Please do not mark barcode

Claim #: CYC - «ClaimID» «MailRec»

«First1» «Last1»

«CO»

«Addr1» «Addr2»

«City», «ST» «Zip»

«Country»

CYC

Carefully separate this Claim Form postcard at the perforation



«Barcode» Claim #: CYC-«ClaimID» «First1» «Last1»

You may be eligible for a cash payment from this class action settlement. To complete this Claim Form, provide the cell phone number called between August 1, 2010 and May 26, 2014 by the automatic telephone dialing system, sign and date the form and mail it by January 29, 2015.

**Cellular Number (Required):** ( \_\_\_\_ \_ ) - \_\_\_\_ \_ - \_\_\_\_ \_

I attest under penalty of perjury that my cellular telephone number(s) were called by Comenity Bank, released parties, or a third party dialing company on behalf of Comenity Bank or the released parties, using an automatic telephone dialing system and/or an artificial or prerecorded voice, without consent, from August 1, 2010 through May 26, 2014.

Signature: \_\_\_\_\_ Date (mm/dd/yyyy): \_\_\_\_\_

**Mail this Claim Form on or before January 29, 2015.**



«ClaimID»

CYCCRD1



A Settlement has been reached with Comenity Bank (Defendant) in a class action lawsuit claiming it violated the Telephone Consumer Protection Act (“TCPA”) by calling or allowing other companies to call people on their cell phones with an automatic telephone dialing system (“ATDS”) or artificial or prerecorded voice between August 1, 2010 and May 26, 2014 (“class period”) without their prior express consent. The court did not decide in favor of Plaintiff or Comenity. Comenity denies any violation. However, to settle the case, Comenity will provide a Settlement Fund of up to \$8,475,000.

Comenity’s records indicate that you are included in the Settlement as a Settlement Class Member because it called you on your cell phone using an ATDS or artificial or prerecorded voice during the class period.

People receiving this Notice are entitled to make a claim for a cash payment from this Settlement. To receive a payment you must complete and mail the attached Claim Form by January 29, 2015. Claims may also be submitted: online at [www.CouservComenitySettlement.com](http://www.CouservComenitySettlement.com); downloaded from [www.CouservComenitySettlement.com](http://www.CouservComenitySettlement.com), printed and mailed to the Claims Administrator; or by calling 1-888-939-8042. If the Court approves the Settlement, people who submit a valid Claim Form will be paid an equal distribution from the Settlement Fund—after deducting the costs of litigation, notice, claims administration, attorneys’ fees and incentive award—depending on the number of claims submitted. Payment amounts will vary based on the total number of valid Claim Forms received. The Class is believed to consist of 4.3 million to 4.4 million Settlement Class Members. Potential damages under the TCPA are \$500 for each negligent violation and up to \$1,500 for each willful violation, plus injunctive relief.

If you don’t want to be legally bound by the Settlement or receive a payment from it, you must exclude yourself from it by February 9, 2015. Unless you exclude yourself, you will be bound by the terms of this Settlement Agreement, including, but not limited to, its release. If you stay in the Settlement (i.e., don’t exclude yourself), you may object to it or you may ask for permission for you or your own lawyer to appear and speak at the hearing—at your own cost—but you do not have to. Objections and requests to appear are due by February 9, 2015. More information is in the detailed notice and Settlement Agreement available at [www.CouservComenitySettlement.com](http://www.CouservComenitySettlement.com).

The court will hold a Fairness Hearing on April 20, 2015, at 2:30 p.m. at the U.S. District Court, Southern District of California, 221 West Broadway, San Diego, CA 92101, in Courtroom 3A to decide whether to approve: (1) the Settlement, (2) attorneys’ fees of up to 25% of the \$8,475,000 Settlement Fund, and costs of up to \$25,000, and (3) a \$1,500 payment to the Class Representative (Carrie Couser).

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

CYC



PLACE  
STAMP  
HERE

COUSER V. COMENITY BANK CLAIMS ADMINISTRATOR  
PO BOX 43315  
PROVIDENCE RI 02940-3315

